

February 9, 2009

In re: Delphi Corporation, et al., Chapter 11 Case No. 05-44481 (RDD)

February 9, 2009

Dear Judge Drain,

On behalf of my wife and myself and over 15,000 Delphi retired employees we are writing to urge you to rule in favor of the retirees and their families, and save our retirement benefits for health and life insurance. You are well aware of the Delphi employees who have been forced into early retirement, because many Delphi Plants have closed. We are all between the ages of 55 and 65, which means we are too young to collect Medicare. We are also in the age category where it is difficult to obtain medical insurance, especially people with pre-existing medical conditions. We were salaried employees who had no connection with the UAW, so we have always relied on the company to be fair to us rather than using collective bargaining. When we were forced to retire, we were told we would have the medical benefits we have worked a lifetime for. NOW, we are told we maybe left without the benefits we have counted on, and left to fend for ourselves without health and life insurance!

Announcement arrived Feb.5, 2009 via Federal Express to our homes telling us of the total elimination of all health care for our families (medical, pharmacy, dental, vision). This is the ultimate betrayal to over 15,000 salaried employees who have worked a lifetime for GM/Delphi. On March 31, all of these benefits could be terminated. Insurance costs will run over \$1000.00 per month for couples. With unemployment at an all time high, it is difficult for anyone to find work, especially people in our age category. The ripple effect of this will be enormous. We will have to limit our visits to physicians, dentists, and needed prescriptions. The extra costs of insurance may lead to people being unable to make their house payments and this will continue the horrors of America's home foreclosures. We spent a lifetime building a stronger America. Where is justice? Losing these benefits will NOT stimulate the federal or state economy, and this will only create a downward spiral effect. We're counting on you! Please don't let us down!

Sincerely,

Michael Bruce and Debra Jean Cooley